

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kimber P. Decker
Gabrielle T. Decker
Debtors

Case No. 16-04776-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 24

Date Rcvd: Mar 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2017.

db/jdb +Kimber P. Decker, Gabrielle T. Decker, 368 Russell Court, Effort, PA 18330-7763
4858191 +Altran Financial LP, PO Box 4045, Concord, CA 94524-4045
4858194 +Best Buy CBN, PO Box 6497, Sioux Falls, SD 57117-6497
4858201 IRS, PO Box 12051, Philadelphia, PA 19106
4858206 +MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
4858204 +Merchants & Medical, 6324 Taylor Drive, Flint, MI 48507-4685

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4858193 E-mail/Text: bankruptcy@bbandt.com Mar 07 2017 19:19:08 BB & T, PO Box 1847, Wilson, NC 27894
4858192 +EDI: TSYS2.COM Mar 07 2017 19:13:00 Barclays Bank DE, PO Box 8803, Wilmington, DE 19899-8803
4858195 +EDI: CHASE.COM Mar 07 2017 19:13:00 Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298
4858196 +EDI: CHASE.COM Mar 07 2017 19:13:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
4858197 +EDI: CITICORP.COM Mar 07 2017 19:14:00 Citi Cards Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
4858198 EDI: DISCOVER.COM Mar 07 2017 19:13:00 Discover Bank, PO Box 15316, Wilmington, DE 19850
4858199 EDI: DISCOVER.COM Mar 07 2017 19:13:00 Discover Financial Services, PO Box 15316, Wilmington, DE 19850
4858200 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 07 2017 19:19:10 Ditech, PO Box 6172, Rapid City, SD 57709-6172
4858202 +EDI: CBSKOHLS.COM Mar 07 2017 19:13:00 Kohls CapOne, PO Box 3115, Milwaukee, WI 53201-3115
4858203 +EDI: TSYS2.COM Mar 07 2017 19:13:00 Macys, PO Box 8218, Mason, OH 45040-8218
4858205 +E-mail/Text: MKnitter@monroecountypa.gov Mar 07 2017 19:19:38 Monroe County Tax Claim, 1 Quaker Plaza, Suite 104, Stroudsburg, PA 18360-2195
4865309 +E-mail/Text: MKnitter@monroecountypa.gov Mar 07 2017 19:19:38 Monroe County Tax Claim Bureau, 1 Quaker Plaza, Room 104, Stroudsburg, PA 18360-2141
4858207 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 07 2017 19:19:23 PA Dept. of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
4865822 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 07 2017 19:19:23 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
4858208 +EDI: RMSC.COM Mar 07 2017 19:14:00 SYNCB Carquest, PO Box 965036, Orlando, FL 32896-5036
4858209 +EDI: RMSC.COM Mar 07 2017 19:14:00 Synchrony Bank Walmart, PO Box 965024, Orlando, FL 32896-5024
4858210 +EDI: WTRRNBNK.COM Mar 07 2017 19:13:00 TD Bank Target, PO Box 673, Minneapolis, MN 55440-0673
4858211 +E-mail/Text: BKRMailOps@weltman.com Mar 07 2017 19:19:32 Weltman, Weinberg & Reis, 325 Chestnut Street, Suite 501, Philadelphia, PA 19106-2605

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4865334* +Monroe County Tax Claim Bureau, 1 Quaker Plaza, Room 104, Stroudsburg, PA 18360-2141
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trusteemartin@martin-law.net
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov
Philip W. Stock on behalf of Joint Debtor Gabrielle T. Decker pwstock@ptd.net
Philip W. Stock on behalf of Debtor Kimber P. Decker pwstock@ptd.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Kimber P. Decker**
First Name Middle Name Last Name
Debtor 2 **Gabrielle T. Decker**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8741**
EIN **-----**
Social Security number or ITIN **xxx-xx-9117**
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:16-bk-04776-JJT**

Order of Discharge**12/15**

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kimber P. Decker

Gabrielle T. Decker
aka Gabrielle T. Genovese

**By the
court:**



March 7, 2017

Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.